

**AMENDMENTS TO THE CLAIMS**

1. – 70. (Canceled)

71. (Currently Amended) A method for facilitating consumer savings, comprising the computer-assisted steps of:

**operating a computing device of a financial institution to enter** entering into a savings agreement ~~via a computing device~~, **the computing device of the financial institution storing the information defining the savings agreement**, wherein the savings agreement (a) is between a consumer and ~~[[a]]~~ **the** financial institution and (b) sets terms for depositing specified funds into a savings vehicle **at the financial institution** in response to a consumer-initiated transaction for purchasing a good or a service;

**transmitting information from a merchant computer system to the computing device of the financial institution that a consumer has initiated a transaction;**

**receiving information at the computing device of the financial institution from the merchant computer system that the consumer has initiated the transaction;**

**determining at the computing device of the financial institution that the consumer-initiated transaction is a covered transaction based on the stored information defining the savings agreement;**

**transmitting information from the computing device of the financial institution to the merchant computer system that the consumer-initiated transaction is a covered transaction;**

receiving information ~~at the~~ ~~via a~~ merchant computer system **from the computing device of the financial institution** (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds and (b) regarding the terms of the savings agreement~~[[,]]~~;

wherein:

covered transactions pursuant to the agreement are determined **by the computing device of the financial institution** according to at least one of the time at which a transaction occurs and the transaction amount, and

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the specified funds comprise a deposit amount that the consumer has agreed to deposit under the terms of the savings agreement for the consumer-initiated transaction; and automatically directing the specified funds by, ~~via~~ the merchant computer system, ~~the specified funds~~ on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the savings agreement.

72. – 73. (Canceled)

74. (Currently Amended) The method of claim 71, further comprising the step of calculating the deposit amount **[[via]] at** the merchant computer system at the point of sale based on a percentage of the consumer-initiated transaction.

75. (Currently Amended) The method of claim 71, further comprising the step of calculating **[[via]] at** the merchant computer system a service charge to be paid to at least one financial institution for processing the specified funds by crediting the deposit amount to the savings vehicle.

76. (Canceled)

77. (Previously Presented) The method of claim 71, wherein the consumer-initiated transaction comprises debiting a debit card.

78. (Previously Presented) The method of claim 71, wherein the consumer-initiated transaction comprises charging a credit card.

79. (Previously Presented) The method of claim 71, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

80. (Previously Presented) The method of claim 71, wherein the deposit amount is a non-

predetermined monetary amount determined by the savings agreement.

81. (Previously Presented) The method of claim 71, further comprising the step of calculating the deposit amount as a monetary amount based on a predetermined percentage of the consumer-initiated transaction.

82. (Previously Presented) The method of claim 71, wherein the merchant computer system reduces the deposit amount by a service charge.

83. (Currently Amended) A method for facilitating consumer savings, comprising the computer-assisted steps of:

operating a computing device of a financial institution to enter ~~entering~~ into a savings agreement ~~via a computing device, the computing device of the financial institution storing and transmitting to a creditor computer system the information defining the savings agreement,~~ wherein the savings agreement (a) is between a consumer and ~~[[a]]~~ the financial institution and (b) sets terms for depositing specified funds into a savings vehicle at the financial institution in response to a consumer-initiated transaction for purchasing a good or a service;

transmitting information from a merchant computer system to the creditor computer system that a consumer has initiated a transaction;

receiving information at the creditor computer system from the merchant computer system that the consumer has initiated the transaction;

determining at the creditor computer system that the consumer-initiated transaction is a covered transaction based on the information received from the computing device of the financial institution defining the savings agreement;

transmitting information from ~~[[a]]~~ the creditor ~~computing computer~~ system to the merchant computer system (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds

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and (b) regarding the terms of the savings agreement[[,]];

wherein:

covered transactions pursuant to the agreement are determined by the creditor computer system according to at least one of the time at which a transaction occurs and the transaction amount, and

the specified funds comprise a deposit amount that the consumer has agreed to deposit under the terms of the savings agreement for the consumer-initiated transaction; and

automatically directing the specified funds by, ~~via~~ the merchant computer system, ~~the deposit amount~~ on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the savings agreement.

84. (Previously Presented) The method of claim 83, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

85. (Previously Presented) The method of claim 83, wherein the deposit amount is a non-predetermined monetary amount determined by the savings agreement.

86. (Currently Amended) A method for facilitating consumer savings, comprising the computer-assisted steps of:

operating a computing device of a financial institution to enter ~~entering~~ into a savings agreement ~~via a computing device~~, the computing device of the financial institution storing the information defining the savings agreement, wherein the savings agreement (a) is between a consumer and ~~[[a]]~~ the financial institution and (b) sets terms for depositing specified funds into a savings vehicle at the financial institution in response to a consumer-initiated transaction for purchasing a good or a service;

transmitting information from a merchant computer system to the computing device of the financial institution that a consumer has initiated a transaction;

receiving information at the computing device of the financial institution from the merchant computer system that the consumer has initiated the transaction;

**determining at the computing device of the financial institution that the consumer-initiated transaction is a covered transaction based on the stored information defining the savings agreement;**

**transmitting information from the computing device of the financial institution to the merchant computer system that the consumer-initiated transaction is a covered transaction;**

receiving information at the ~~via a~~ merchant computer system from the computing device of the financial institution (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds and (b) regarding the terms of the savings agreement,

wherein:

covered transactions pursuant to the agreement are determined by the computing device of the financial institution according to at least one of the time at which a transaction occurs and the transaction amount, and

the specified funds comprise a deposit amount that the consumer has agreed to deposit under the terms of the savings agreement for the consumer-initiated transaction; and

automatically determining at ~~[[, via]]~~ the merchant computer system~~[[,]]~~ the deposit amount at the point of sale based on the received information regarding the terms of the savings agreement.

87. (Previously Presented) The method of claim 86, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

88. (Previously Presented) The method of claim 86, wherein the deposit amount is a non-predetermined monetary amount determined by the savings agreement.

89. (Currently Amended) A method for facilitating consumer savings, comprising the computer-assisted steps of:

**operating a computing device of a financial institution to enter** entering into a savings

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agreement ~~via a computing device~~, the computing device of the financial institution storing and transmitting to a creditor computer system the information defining the savings agreement, wherein the savings agreement (a) is between a consumer and ~~[[a]]~~ the financial institution and (b) sets terms for depositing specified funds into a savings vehicle at the financial institution in response to a consumer-initiated transaction for purchasing a good or a service;

transmitting information from a merchant computer system to the creditor computer system that a consumer has initiated a transaction;

receiving information at the creditor computer system from the merchant computer system that the consumer has initiated the transaction;

determining at the creditor computer system that the consumer-initiated transaction is a covered transaction based on the information received from the computing device of the financial institution defining the savings agreement;

transmitting information from the creditor computer system to the merchant computer system that the consumer-initiated transaction is a covered transaction;

receiving information ~~via a~~ at the merchant ~~computing computer~~ system (a) indicating that the consumer-initiated transaction is a covered transaction pursuant to the savings agreement with the consumer for depositing specified funds and (b) regarding the terms of the savings agreement;

automatically determining at ~~[[, via]]~~ the merchant computer system ~~[[,]]~~ the deposit amount at the point of sale based on the received information regarding the terms of the savings agreement; and

automatically directing the deposit amount by, ~~via~~ the merchant computer system, ~~the deposit amount~~ on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the savings agreement.

90. (Previously Presented) The method of claim 89, wherein the deposit amount is a predetermined monetary amount determined by the savings agreement.

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91. (Previously Presented) The method of claim 89, wherein the deposit amount is a non-predetermined monetary amount determined by the savings agreement.